Automobile Liability Insurance Error Processing and Reporting:

Kentucky's approach to handling insurance submission errors was developed to minimize the impact on insurance companies while providing the capability for the Commonwealth to substantiate proof of insurance. Kentucky's Insurance System detects and reports three levels of errors. Level 1 and 2 errors are 'critical' and require re-submission prior to the 15th of the reporting month. Level 3 errors impact all records within a submission record group. A submission record group is essentially a policy and is composed of one (F03), one (F04), one (F05) and one to many (F06) record types, except in the case of unscheduled fleets, which do not include (F06) record types. A level 3 error detected within any record type in the submission record group will prevent the entire submission record group from being processed. Level 3 error corrections should not be re-submitted but should be reflected on next month's submission. A duplicate submission record condition is considered a level 3 error. Duplicate submission records are simply discarded and a corresponding entry will appear on the error report.

Error processing will occur as part of a batch job scheduled to run each night and the submitting company will receive a processing summary via email immediately upon job completion. A Detailed Processing Report, containing errors, will be placed in a secure file available for the authorized company to retrieve.

Note, Kentucky will not return 'Non-Matching Vin' errors. The insurance company's VIN may not correspond to Kentucky's for the same vehicle. When this occurs, neither the insurance company nor Kentucky will be required to perform a VIN correction. The problem will be resolved during Kentucky's registration processing where both VINs are known. Kentucky's Insurance System will cross-reference (link) the Kentucky VIN with the insurance policy VIN so future inquiries with either VIN will get a match.

KENTUCKY AUTOMOBILE LIABILITY INSURANCE REPORTING

Error Level	Field ID	Field Name	Req.	Length	Comments	Error Message
1	F01.01	F01-SUBMISSION-RECORD-TYPE	M	3	'F01'	**SUBMISSION RECORD TYPE ERROR- EXPECTS F01**
1	F01.05	F01-PROVIDER-CODE	M	5	NAIC code or Kentucky assigned Service Provider code: PNNNN	**SUBMISSION PROVIDER CODE ERROR- NOT FOUND**
1	F01.06	F01-PROVIDER-SUBOFFICE	M	2	00 – 99; '00' for one office;	**SUBMISSION SUBOFFICE CODE ERROR- EXPECTS:00-99**
1	F01.07	F01-FULL-BOOK-CANCELLATION-IND	M	1	'F': Full Book of Business 'C': Cancellations	**FBB-CANCEL INDICATIOR ERROR- EXPECTS:F OR C**
1	F01.08	F01-SUBMISSION-COMPANY-NAME	M	60		**SUBMISSION COMPANY NAME MISSING**
1	F01.09	F01-SUBMISSION-TEST-PROD-IND	M	1	'T': Test 'P': Production	**TEST/PROD IND ERROR- EXPECTS:TOR P**
2	F02.01	F02-SUBMISSION-RECORD-TYPE	M	3	'F02'	**NAIC RECORD TYPE ERROR- EXPECTS F02**
2	F02.03	F02-NAIC-START-DATE	M	11	Format: 'CCYY-MM-DD-'	**NAIC START DATE ERROR- FMT:CCYY-MM-DD-**
2	F02.04	F02-NAIC-START-TIME	M	15	Format: 'HH.MM.SS.hhhhhh' H-hours M-minutes S-seconds h-fraction of a second	**NAIC START TIME ERROR- FMT:HH.MM.SS.HHHHHH**
2	F02.05	F02-NAIC-CODE	M	5	NAIC Code	**NAIC CODE ERROR- NOT FOUND**
2	F02.06	F02-NAIC-SUBOFFICE	M	2	00 – 99; '00' for one office;	**NAIC SUBOFFICE CODE ERROR- EXPECTS:00-99**
3	F01.03	F01-SUBMISSION-START-DATE	M	11	Format: 'CCYY-MM-DD-'	**SUBMISSION START DATE ERROR- FMT:CCYY-MM-DD-**
3	F01.04	F01-SUBMISSION-START-TIME	M	15	Format: 'HH.MM.SS.:hhhhhh' H-hours M-minutes S-seconds h-fraction of a second	**SUBMISSION START TIME ERROR- FMT:HH.MM.SS.HHHHHH**
3	F02.03	F02-NAIC-START-DATE	M	11	Format: 'CCYY-MM-DD-'	**NAIC START DATE ERROR- FMT:CCYY-MM-DD-**
3	F02.04	F02-NAIC-START-TIME	M	15	Format: 'HH.MM.SS.hhhhhh' H-hours M-minutes S-seconds h-fraction of a second	**NAIC START TIME ERROR- FMT:HH.MM.SS.HHHHHH**
3	F03.01	F03-SUBMISSION-RECORD-TYPE	M	3	'F03'	**POLICY RECORD TYPE ERROR- EXPECTS F03**
3	F03.03	F03-NAIC-CODE	M	5	NAIC Code	**NAIC CODE ERROR- NOT FOUND**
3	F03.04	F03-NAIC-SUBOFFICE	M	2	00 – 99; '00' for one office;	**SUBOFFICE CODE ERROR- EXPECTS:00-99**
3	F03.05	F03-POLICY-NUMBER	M	30		**POLICY NUMBER MISSING**

Error Level:

1 : A critical error which prevents the entire 'F01' submission envelope from processing. The submitter must correct the error(s) and re-submit prior to the 16th of the month.

2 : A critical error which prevents the entire NAIC 'F02' submission envelope from processing.   The submitter must correct the error(s) and re-submit prior to the 16th of the month.

3 : A level 3 error is defined as a missing or incorrect mandatory field. Each submission "record group" is composed of one F03(Policy Record), one F04(Primary Insured Record, one F05(Primary Insured Address Record) and one to many F06(Insured Vehicle Records). A level 3 error detected within an F03-F06 will prevent the entire submission "record group" from being processed.   Do not re-submit level 3 error corrections for the current month but include on next month's submission.

KENTUCKY AUTOMOBILE LIABILITY INSURANCE REPORTING

Error Level	Field ID	Field Name	Req.	Length	Comments	Error Message
3	F03.06	F03-POLICY-EFF-DATE	M	10	Format: 'MM/DD/CCYY'	**POLICY EFFECTIVE DATE ERROR- FMT:MM/DD/CCYY**
3	F03.07	F03-POLICY-EXP-DATE	M	10	Format: 'MM/DD/CCYY'	**POLICY EXPIRATION DATE ERROR- FMT:MM/DD/CCYY**
3	F03.10	F03-POLICY-TYPE-CODE	M	2	'CL': Commercial Policy 'PL': Personal Policy	**POLICY TYPE CODE ERROR- EXPECTS CL OR PL**

3	F03.11	F03-FLEET-TYPE-CODE	O	2	'UF': Unscheduled Fleet
					Required Submissions:
					  Primary Insured Record
					  Primary Insured Address Record
					'SF': Scheduled Fleet
					Required Submissions:
					  Primary Insured Record
					  Primary Insured Address Record
					  Insured Vehicle Record
					Non-fleet: value of spaces
						FLEET TYPE CODE ERROR- EXPECTS UF, SF OR SPACES

3	F04.01	F04-SUBMISSION-RECORD-TYPE	M	3	'F04'	**INSURED RECORD TYPE ERROR- EXPECTS F04**
3	F04.03	F04-NAIC-CODE	M	5	NAIC Code	**NAIC CODE ERROR- NOT FOUND**
3	F04.04	F04-NAIC-SUBOFFICE	M	2	00 – 99; '00' for one office;	**SUBOFFICE CODE ERROR- EXPECT:00-99**
3	F04.05	F04-POLICY-NUMBER	M	30		**POLICY NUMBER MISSING**
3	F04.06	F04-POLICY-EFF-DATE	M	10	Format: 'MM/DD/CCYY'	**POLICY EFFECTIVE DATE ERROR- FMT:MM/DD/CCYY**
3	F04.07	F04-POLICY-EXP-DATE	M	10	Format: 'MM/DD/CCYY'	**POLICY EXPIRATION DATE ERROR- FMT:MM/DD/CCYY**
3	F04.11	F04-NAME-LAST-OR-COMPANY	M	35		**LAST NAME OR COMPANY MISSING**
3	F05.01	F05-SUBMISSION-RECORD-TYPE	M	3	'F05'	**INSURED ADDRESS RECORD TYPE ERROR- EXPECTS F05**
3	F05.03	F05-NAIC-CODE	M	5	NAIC Code	**NAIC CODE ERROR- NOT FOUND**
3	F05.04	F05-NAIC-SUBOFFICE	M	2	00 – 99; '00' for one office;	**SUBOFFICE CODE ERROR- EXPECT:00-99**
3	F05.05	F05-POLICY-NUMBER	M	30		**POLICY NUMBER MISSING**
3	F05.06	F05-POLICY-EFF-DATE	M	10	Format: 'MM/DD/CCYY'	**POLICY EFFECTIVE DATE ERROR- FMT:MM/DD/CCYY**
3	F05.07	F05-POLICY-EXP-DATE	M	10	Format: 'MM/DD/CCYY'	**POLICY EXPIRATION DATE ERROR- FMT:MM/DD/CCYY**
3	F05.10	F05-INSURED-ADDR-LINE1	M	45		**INSURED ADDRESS LINE1 MISSING**
3	F05.12	F05-INSURED-CITY	M	30		**INSURED CITY MISSING**

Error Level:

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2 :   A critical error which prevents the entire NAIC 'F02' submission envelope from processing.   The submitter must correct the error(s) and re-submit prior to the 16th of the month.

3 :   A level 3 error is defined as a missing or incorrect mandatory field. Each submission "record group" is composed of one F03(Policy Record), one F04(Primary Insured Record, one F05(Primary Insured Address Record) and one to many F06(Insured Vehicle Records). A level 3 error detected within an F03-F06 will prevent the entire submission "record group" from being processed.   Do not re-submit level 3 error corrections for the current month but include on next month's submission.

KENTUCKY AUTOMOBILE LIABILITY INSURANCE REPORTING

Error Level	Field ID	Field Name	Req.	Length	Comments	Error Message
3	F05.13	F05-INSURED-STATE	M	2		**INSURED STATE MISSING OR INVALID**
3	F05.15	F05-ZIP-AREA	M	5		**INSURED ZIP (POS. 1-5) MISSING OR INVALID**
3	F06.01	F06-SUBMISSION-RECORD-TYPE	M	3	'F06'	**VEHICLE RECORD TYPE ERROR- EXPECTS F06**
3	F06.03	F06-NAIC-CODE	M	5	NAIC Code	**NAIC CODE ERROR- NOT FOUND**
3	F06.04	F06-NAIC-SUBOFFICE	M	2	00 – 99; '00' for one office;	**SUBOFFICE CODE ERROR- EXPECT:00-99**
3	F06.05	F06-POLICY-NUMBER	M	30		**POLICY NUMBER MISSING**
3	F06.06	F06-POLICY-EFF-DATE	M	10	Format: 'MM/DD/CCYY'	**POLICY EFFECTIVE DATE ERROR- FMT:MM/DD/CCYY**
3	F06.07	F06-POLICY-EXP-DATE	M	10	Format: 'MM/DD/CCYY'	**POLICY EXPIRATION DATE ERROR- FMT:MM/DD/CCYY**
3	F06.10	F06-VIN	M	17		**VIN MISSING**
3	F06.11	F06-VEH-MAKE	M	4		**VEHICLE MAKE MISSING OR INCORRECT**
3	F06.13	F06-VEH-MODEL-YEAR	M	4	Format: 'CCYY'	**VEHICLE MODEL YEAR MISSING OR INCORRECT**
3	F98.01	F98-SUBMISSION-RECORD-TYPE	M	3	'F98'	**NAIC RECORD TYPE ERROR- EXPECTS F98**
3	F98.05	F98-NAIC-CODE	M	5		**NAIC CODE ERROR- NOT FOUND**
3	F98.06	F98-NAIC-SUBOFFICE	M	2	00 – 99; '00' for one office;	**NAIC SUBOFFICE CODE ERROR- EXPECTS:00-99 NUMBER OF RECORDS- INCORRECT**
3	F98.08	F98-NUM-RECORDS	M	9	Numeric	**NAIC NUMBER OF RECORDS- INCORRECT**
3	F98.09	F98-NUM-POLICIES	M	7	Numeric	**NAIC NUMBER OF POLICYS- INCORRECT**
3	F98.10	F98-NUM-PERSONAL-POLICIES	M	7	Numeric	**NAIC NUMBER OF PERSONAL POLICYS- INCORRECT**
3	F98.11	F98-NUM-COMMERCIAL-POLICIES	M	7	Numeric	**NAIC NUMBER OF COMMERCIAL POLICYS- INCORRECT**
3	F98.12	F98-NUM-COMMERCIAL-FLEETS	M	7	Numeric	**NAIC NUMBER OF UNSCHEDULED FLEETS- INCORRECT**
3	F98.13	F98-NUM-SCHEDULED-FLEETS	M	7	Numeric	**NAIC NUMBER OF SCHEDULED FLEETS- INCORRCET**
3	F98.14	F98-NUM-VEHICLES	M	9	Numeric	**NAIC NUMBER OF VEHICLES- INCORRECT**
3	F99.01	F99-SUBMISSION-RECORD-TYPE	M	3	'F99'	**SUBMISSION RECORD TYPE ERROR- EXPECTS F99**
3	F99.03	F99-SUBMISSION-END-DATE	M	11	Format: 'CCYY-MM-DD-'	**SUBMISSION END DATE ERROR- FMT:CCYY-MM-DD-**
3	F99.04	F99-SUBMISSION-END-TIME	M	15	Format: 'HH.MM.SS.hhhhhh' H-hours M-minutes S-seconds h-fraction of a second	**SUBMISSION END TIME ERROR- FMT:HH.MM.SS.HHHHHH**

Error Level:

1 : A critical error which prevents the entire 'F01' submission envelope from processing. The submitter must correct the error(s) and re-submit prior to the 16th of the month.

2 : A critical error which prevents the entire NAIC 'F02' submission envelope from processing.   The submitter must correct the error(s) and re-submit prior to the 16th of the month.

3 : A level 3 error is defined as a missing or incorrect mandatory field. Each submission "record group" is composed of one F03(Policy Record), one F04(Primary Insured Record, one F05(Primary Insured Address Record) and one to many F06(Insured Vehicle Records). A level 3 error detected within an F03-F06 will prevent the entire submission "record group" from being processed.   Do not re-submit level 3 error corrections for the current month but include on next month's submission.

KENTUCKY AUTOMOBILE LIABILITY INSURANCE REPORTING

Error Level	Field ID	Field Name	Req.	Length	Comments	Error Message
3	F99.05	F99-PROVIDER-CODE	M	5	NAIC code or Kentucky assigned Service Provider code: PNNNN	**SUBMISSION PROVIDER CODE ERROR- NOT FOUND**
3	F99.06	F99-PROVIDER-SUBOFFICE	M	2	00 – 99; '00' for one office;	**SUBMISSION SUBOFFICE CODE ERROR- EXPECTS:00-99**
3	F99.08	F99-NUM-RECORDS	M	9	Numeric	**SUBMISSION NUMBER OF RECORDS- INCORRECT**
3	F99.09	F99-NUM-NAICS	M	4	Numeric	**SUBMISSION NUMBER OF NAICS- INCORRECT**
3	F99.10	F99-NUM-POLICIES	M	7	Numeric	**SUBMISSION NUMBER OF POLICYS- INCORRECT**
3	F99.11	F99-NUM-PERSONAL-POLICIES	M	7	Numeric	**SUBMISSION NUMBER OF PERSONAL POLICYS- INCORRECT**
3	F99.12	F99-NUM-COMMERCIAL-POLICIES	M	7	Numeric	**SUBMISSION NUMBER OF COMMERCIAL POLICYS- INCORRECT**
3	F99.13	F99-NUM-COMMERCIAL-FLEETS	M	7	Numeric	**SUBMISSION NUMBER OF UNSCHEDULED FLEETS- INCORRECT**
3	F99.14	F99-NUM-SCHEDULED-FLEETS	M	7	Numeric	**SUBMISSION NUMBER OF SCHEDULED FLEETS- INCORRECT**
3	F99.15	F99-NUM-VEHICLES	M	9	Numeric	**SUBMISSION NUMBER OF VEHICLES- INCORRECT**
				DUPLICATE SUBMISSION RECORD ERROR MESSAGES		
3	F03DUP	POLICY RECORD	N/A	N/A		**DUP (F03) POLICY DETECTED - REC DISCARDED**
3	F04DUP	PRIMARY INSURED RECORD	N/A	N/A		**DUP (F04) PRIMARY INSURED DETECTED – REC DISCARDED**
3	F05DUP	PRIMARY INSURED ADDR RECORD	N/A	N/A		**DUP (F05) INSURED ADDRESS DETECTED – REC DISCARDED**
3	F06DUP	INSURED VEHICLE RECORD	N/A	N/A		**DUP (F06) VEHICLE RECORD DETECTED – REC DISCARDED**

Error Level:

1 : **A critical error which prevents the entire 'F01' submission envelope from processing. The submitter must correct the error(s) and re-submit prior to the 16th of the month.**

2 : **A critical error which prevents the entire NAIC 'F02' submission envelope from processing.   The submitter must correct the error(s) and re-submit prior to the 16th of the month.**

3 : **A level 3 error is defined as a missing or incorrect mandatory field. Each submission "record group" is composed of one F03(Policy Record), one F04(Primary Insured Record, one F05(Primary Insured Address Record) and one to many F06(Insured Vehicle Records). A level 3 error detected within an F03-F06 will prevent the entire submission "record group" from being processed.   Do not re-submit level 3 error corrections for the current month but include on next month's submission.**

KENTUCKY AUTOMOBILE LIABILITY INSURANCE REPORT EXAMPLE

SUBMITTED **FOR** BELLINGTON INSURANCE CO.   (01234.00)   **SUBMITTED** **BY** MARKLIN INSURANCE CLEARING HOUSE   (P0321.00)

TYPE	POLICY NUMBER	FIELD VALUE	ERROR MESSAGE
F01		2005- -12.49.57930243	SUBMISSION START DATE ERROR- FMT:CCYY-MM-DD-
F03	32004824A		DUP (03) POLICY DETECTED – RECORD DISCARDED

KENTUCKY AUTOMOBILE LIABILITY INSURANCE REPORT EXAMPLE

DTINSAV   **KENTUCKY INSURANCE PROCESSING REPORT**
SUMMARY STATISTICS   **14:01 Wednesday, May 18, 2005**

SUBMITTED FOR WINSLOW INSURANCE CO.   **(05372.00)**

SUBMITTED BY WINSLOW INSURANCE CO.   **(05372.00)**

~ SUBMISSION PROCESSING ~   ~ INSURANCE MASTER UPDATE ~

SUBMISSION RECORD TYPE	NUMBER CORRECT	NUMBER INCORRECT	NUMBER DUPLICATES	MASTER RECORD TYPE	NEW	DELETED	UPDATED
F01 SUBMISSION HEADER	1	1	0	POLICIES	42	3	0
F02 NAIC HEADER	1	1	0	VEHICLES	0	0	0
F03 POLICY	942	45	1				
F04 POLICY HOLDER	942	45	0				
F05 POLICY HOLDER ADDRESS	942	45	0				
F06 VEHICLE INSURED	2198	62	0				
F98 NAIC TRAILER	1	1	0				
F99 SUBMISSION TRAILER	1	1	0				